

**Before the State of South Carolina
Department of Insurance**

In the Matter of:)	SCDOI Docket # 06-0792
)	
Safety National Casualty Corporation)	CONSENT ORDER
)	IMPOSING ADMINISTRATIVE PENALTY
)	\$500.00
)	

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Safety National Casualty Corporation, an insurance company licensed to transact business in the State of South Carolina.

Safety National Casualty Corporation acknowledges that they failed to pay bail bond forfeitures in a timely manner in the amount of \$27,000.00 to the Greenville County Clerk of Court and contends this failure resulted from inadvertence and oversight and not from any intent to avoid the requirements of the law. Nevertheless, this is a direct violation of South Carolina Code of Laws and can ultimately lead to the revocation or suspension of an insurance company's license to transact the business of insurance in South Carolina.

Prior to the initiation of any administrative proceedings by the Department against Safety National Casualty Corporation, the parties agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision, rather than to proceed toward a formal public hearing. The consensual recommendation was that, in lieu of the Department seeking to revoke the insurance company's license, they would waive their right to a public hearing and pay an administrative fine in the total amount of \$500.00. The administrative fine will be paid immediately upon signing of this consent order.

After a thorough review of the record, carefully considering the recommendation of the parties, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Safety National Casualty Corporation has violated S.C. Code § 38-53-150 (A)(9). Although I can now revoke the insurance company's license, I hereby invoke the discretionary authority given to me and impose an administrative penalty against Safety National Casualty Corporation in the total amount of \$500.00. That fine must be paid as prescribed in the preceding paragraph. If that total fine amount is not timely paid, the insurance company's license will be revoke without any further disciplinary proceedings.

 Safety National Casualty Corp

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This fine has been reached by the parties as a result of negotiation and compromise, and in consideration of Safety National Casualty Corporation's assurance that they will comply with all statutes and regulations of this Department. This penalty includes all expenses related to investigation of this matter as provided in § 38-13-70 of the South Carolina Code. The parties expressly agree and understand payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter. By the signature of Safety National Casualty Corporation upon this consent order, they acknowledge this administrative order as a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000).

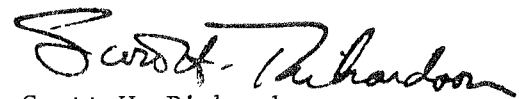
Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110 (Supp. 2004).

THEREFORE, it is ordered that Safety National Casualty Corporation shall, pay through the South Carolina Department of Insurance an administrative fine in the total amount of \$500.00.

It is FURTHER ORDERED that the National Association of Insurance Commissioners be immediately be notified of this consent order.

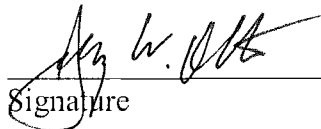
This consent order becomes effective as of the date of my signature below.

Dated this 10th day of February 2007
Columbia, South Carolina


Scott H. Richardson
Director of Insurance

 Safety National Casualty Corp

I CONSENT TO THE FOLLOWING ORDER AND WILL COMPLY AS AGREED:


Signature

JEFFREY W. OTTO
Printed Name

SENIOR VICE PRESIDENT & GENERAL COUNSEL
Title

Safety National Casualty Corp
2043 Woodland Pkwy, Suite 200
St. Louis, MO 63146

Dated this 28th day of February 2007.